
State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	CMFG 2012 ELT		
Project Name/Number:	CMFG 2012 ELT/CMFG 2012 ELT		

Filing at a Glance

Company:	CMFG Life Insurance Company
Product Name:	CMFG 2012 ELT
State:	Arkansas
TOI:	L04I Individual Life - Term
Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Filing Type:	Form
Date Submitted:	08/29/2012
SERFF Tr Num:	CUNA-128658092
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	2012-TERM(AR) & 2012-OIR(AR)
Implementation	On Approval
Date Requested:	
Author(s):	Brenda Sievers, Kari Hamrick, Kathy Strauser, Kimberly Steggall, Nancy French
Reviewer(s):	Linda Bird (primary)
Disposition Date:	09/04/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas Filing Company: CMFG Life Insurance Company
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General Information

Project Name: CMFG 2012 ELT Status of Filing in Domicile: Pending
 Project Number: CMFG 2012 ELT Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 09/04/2012
 State Status Changed: 09/04/2012
 Deemer Date: Created By: Nancy French
 Submitted By: Nancy French Corresponding Filing Tracking Number:

Filing Description:
 RE: CMFG Life Insurance Company
 NAIC # 62626

Individual Term Life Forms:
 Form 2012-TERM(AR) – Individual Term Life Policy To Age 90
 Form 2012-OIR(AR) – Individual Term Rider to 90 for Other Insured

Dear Sir or Madam:

The forms included in this filing are being submitted for your review and approval. These forms are new forms, and do not replace any existing forms. This submission contains no unusual or possibly controversial items from normal company or industry standards. The policy forms are in final print with the exception of ink, font style, paper stock and logo.

Form 2012-TERM(AR), Term Life Policy to Age 90, provides level term periods of 10, 15, 20 and 30 years. It is non-illustrative for all term period choices. The issue ages range from 16 to a maximum of 70 depending on underwriting class and term period. It will be marketed by face-to-face representatives, in-bound call marketers and may be used thru direct mail channels. This policy form is sex-distinct and will not be issued in any employer-employee plans that are subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964.

Form 2012-OIR(AR), Term Rider to 90 for Other Insured, provides supplemental coverage for the insured, the spouse/partner and/or the children of the insured. The initial term period chosen for the policy will be the initial term period for the Rider.

The application forms that will be used with this product are forms TERMAPP-2008 and A-DRTERMAPP-2008. These forms were approved by the Department on 6/2/2008, under State File # 39150, SERFF Tracking # CUNA-125664620.

These forms were written to be readable and easily understood by insureds. Each of these forms achieved a flesch score of more than 50.

If you have any questions please feel free to call me at 513-984-6050 or e-mail me at nfrench@crssolutionsgroup.com.

Sincerely,

Nancy L. French

State: Arkansas **Filing Company:** CMFG Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: CMFG 2012 ELT
Project Name/Number: CMFG 2012 ELT/CMFG 2012 ELT

Project Manager

Company and Contact

Filing Contact Information

Nancy French, nfrench@crssolutionsgroup.com
10921 Reed Hartman Highway, 513-984-6050 [Phone]
Suite 334
Cincinnati, OH 45242

Filing Company Information

CMFG Life Insurance Company CoCode: 62626 State of Domicile: Iowa
2000 Heritage Way Group Code: 306 Company Type:
Waverly, IA 50677 Group Name: State ID Number:
(319) 352-4090 ext. [Phone] FEIN Number: 39-0230590

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50 per form x 2 forms
Per Company: No

Company	Amount	Date Processed	Transaction #
CMFG Life Insurance Company	\$100.00	08/29/2012	62132346

SERFF Tracking #:	CUNA-128658092	State Tracking #:		Company Tracking #:	2012-TERM(AR) & 2012-OIR(AR)
State:	Arkansas	Filing Company:	CMFG Life Insurance Company		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/04/2012	09/04/2012

State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	CMFG 2012 ELT		
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Disposition

Disposition Date: 09/04/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variables		Yes
Supporting Document	Authorization		Yes
Supporting Document	Notice		Yes
Supporting Document	AR Cert of Comp with Rule 19 & 49		Yes
Form	Individual Term Life Policy To Age 90		Yes
Form	Individual Term Rider to 90 for Other Insured		Yes

State:	Arkansas	Filing Company:	CMFG Life Insurance Company
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Product Name:	CMFG 2012 ELT		
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Form Schedule

Lead Form Number: 2012-TERM(AR)							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		2012-TERM(AR)	POL	Individual Term Life Policy To Age 90	Initial:	56.000	2012-TERM_AR_.pdf
2		2012-OIR(AR)	POLA	Individual Term Rider to 90 for Other Insured	Initial:	57.000	2012-OIR_AR_.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



CMFG Life Insurance Company

P.O. Box 61 • 2000 Heritage Way
Waverly, IA 50677-0061
Phone: 800.779.5433

TERM POLICY TO 90

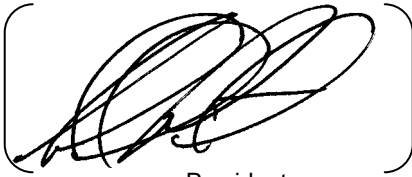
POLICY NUMBER: [12345678]

READ YOUR POLICY CAREFULLY. This is a legal contract between you and CMFG Life Insurance Company.

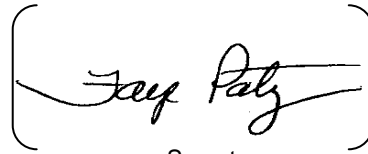
We promise to pay the policy proceeds and to provide the other benefits described in this policy if all its terms and conditions are met.

We make this promise and issue this policy based on the application for this policy and in exchange for timely payment of premiums.

Signed for CMFG Life Insurance Company, Waverly, Iowa, on the Policy Issue Date.



President



Secretary

RIGHT TO EXAMINE: If for any reason you decide not to keep this policy, you have thirty (30) days from the date you receive it to either return it to us or notify us in writing that you do not want to keep it. You may return it to either our administrative office or to the agent who sold it to you. We will consider it void from the beginning and the premium paid, including any fees or charges, will be refunded.

Insurance Payable at Death.
Level Premiums During Initial Term Period Increasing Annually Thereafter.
Convertible Until the Earlier of the End of the Initial Term Period or Age 70.
Automatically Renewable to Age 90.
Non-Participating.

POLICY GUIDE AND INDEX

Policy Data Page	Section 1
Definitions	Section 2
General Information	Section 3
Premiums	Section 4
Renewal Privilege	Section 5
Beneficiary	Section 6
Payment of Proceeds.....	Section 7
Settlement Options	Section 8
Conversion Privilege	Section 9
Additional Information	Section 10
Additional Benefit Riders(s)	
Annual Premium Table(s)	

SUMMARY OF POLICY BENEFITS

Living Benefits

Your policy will be automatically renewed following the initial term period for additional one-year term periods to age 90 (see Section 5).

Your policy may be converted to a new policy (see Section 9).

Death Benefit

The amount payable to the beneficiary is determined as of the date of the insured's death. It is the total of the following amounts:

- The amount of insurance (see Section 1);
- **Plus** any premium paid beyond the policy month in which death occurs;
- **Minus** any premium due (see Section 4).

Additional Benefit Rider(s)

Any additional benefit rider(s) listed on the policy data page are described more fully in the additional benefit riders(s) that follow Section 11.

SECTION 1. POLICY DATA PAGE

TERM POLICY TO 90

INITIAL TERM PERIOD: [30 YEARS]

INSURED: [John Doe]

OWNER: [John Doe]

AMOUNT OF INSURANCE: [\$25,000]

ISSUE AGE & GENDER: [35 Male]

FINAL CONVERSION: [August 01, 2042]

POLICY ISSUE DATE: [August 01, 2012]

PREMIUM CLASS: [Standard Tobacco]

FINAL EXPIRY: [August 01, 2067]

Coverage Provided by Policy and Rider(s)	Amount of Insurance	Initial Annual Premium*
Term Policy To 90	[\$25,000.00]	[\$215.75]
Other Insured Rider	[\$25,000.00]	[\$98.75]

[Rating Information]

* The initial annual premium shown includes a [\$50.00] annual policy fee. Premiums are level during the initial term period and increase annually thereafter. See the Annual Premium Table(s) on the last page(s) of the policy for the schedule of guaranteed premiums.

PREMIUM INFORMATION:

Total Annual Premium On Policy Issue Date if paid:

Annually	[\$314.50]
Semi-Annually	[\$322.01]
Quarterly	[\$330.84]
Monthly	[\$326.40]

You have selected the [Annual] Mode; your premium on the policy issue date is [\$314.50] [per year].

SECTION 2.

DEFINITIONS

2.1 What are the most commonly used terms and what do they mean?

age - The insured's age at the insured's most recent birthday.

beneficiary – The person(s) (or entities) who will receive the death proceeds due to the insured's death. An irrevocable beneficiary is a beneficiary who has certain rights that cannot be changed unless he or she consents to the change.

death proceeds – The amount to be paid to the beneficiary if the insured dies while this policy is in force.

in force – The insured's life is insured under the terms of this policy.

the insured – The person whose life is insured under this policy as shown on the policy data page.

irrevocable beneficiary – A beneficiary who has certain rights which cannot be changed unless s/he consents to the change.

legal partner – The person with whom you have entered into a legally-sanctioned same-sex marriage, domestic partnership or civil union that grants you the same rights, responsibilities, and obligations as opposite-sex married couples in accordance with applicable state laws. We will not recognize a partner relationship in any state that does not legally recognize such relationship.

policy issue date – The date coverage under this policy begins. The date from which policy anniversaries, policy years and premium due dates are determined.

lapse – The insured's life is no longer insured because of nonpayment of a premium by the end of the grace period.

policy anniversary – The same day and month as your policy issue date for each succeeding year your policy remains in force.

proof of death – Proof of death satisfactory to us. Such proof will consist of a certified copy of the death certificate of the insured, or other lawful evidence providing equivalent information and proof of the claimant's interest in the proceeds.

we, our, us – CMFG Life Insurance Company.

written request – A signed and dated written notice in a form satisfactory to us and received in our home office. We may also require that your policy be sent in with your written request.

you, your – The owner of this policy, as shown in the application, unless changed as allowed in this policy. If no owner is named in the application, then the insured is the owner.

SECTION 3.

GENERAL INFORMATION

3.1 What is our agreement with you?

Our agreement with you consists of the policy, any attached riders, endorsements or amendments, and the applications.

No one except a company officer can change or give up any of the rights or requirements in this policy. Any change must be in writing.

We will accept statements made in the application, in the absence of fraud, to be representations and not warranties. No statement will be used by us to contest a claim, unless it is contained in your application.

3.2 When does your policy become incontestable?

Except after reinstatement, we cannot contest this policy or any attached rider after it has been in force during the insured's lifetime for a period of two years from the effective date except for failure to pay premiums or fraud. Any addition of a rider after the effective date shall be incontestable, after it has been in force during the insured's lifetime for 2 years after the effective date of such addition of rider, except as to fraud. We may contest this policy or any rider on the basis of any material misrepresentation in the application, supplemental application, reinstatement application or other document signed by you that becomes part of the policy.

3.3 How do you exercise your rights as owner?

You can exercise all the rights allowed by this policy during the insured's lifetime by written request.

3.4 How is ownership of this policy changed?

A change of owner may be made at any time before the insured's death by written request. The written consent of each irrevocable beneficiary and assignee, if any, will be required. Such written request, unless otherwise specified by you, will take effect as of the date the request was signed. However, we will not be responsible for any action taken before we record the request.

If the insured is not the owner, ownership will pass automatically to the insured on the date of the owner's death. The change will take effect on the date we receive due proof of death.

3.5 When will this policy terminate?

This policy will terminate on the earliest of:

- a.) the policy anniversary on or following the insured's 90th birthday;
- b.) the date the grace period ends without payment of the premium due;
- c.) the insured's date of death; or
- d.) the date you request termination.

SECTION 4.

PREMIUMS

4.1 What are the premiums for your policy?

The initial annual premium for your policy is shown on the policy data page. Your initial annual premium will not change during the initial term period. At the end of the initial term period, your premiums will increase annually to age 90. The guaranteed annual premiums for all years are shown on the last page(s) of the policy in the Annual Premium Table. Premiums that are paid other than annually will include modal expense factors to cover the cost of processing multiple payments.

4.2 When and where do you pay your premiums?	<p>All premiums must be paid during the lifetime of the insured on or before the date they are due. All premiums after the first premium must be paid to us at our home office, or an authorized agent.</p> <p>We will give you a receipt for a premium payment if you request it.</p>
4.3 Can you pay a premium after the date it is due?	<p>You have 31 days beyond the due date to pay your premium. Your policy will continue in force during the grace period. Your premium, however, must be received by us within this 31-day grace period. If the insured dies during this period, we will deduct the premium for this 31-day grace period from the death proceeds. This 31-day grace period does not apply to the initial premium payment.</p>
4.4 What happens if a premium is not paid on or before the end of the grace period?	<p>If a premium is not paid on or before the end of the 31-day grace period, your policy will lapse and no further premium payments may be made.</p>
4.5 Can your policy be reinstated?	<p>If your policy lapses, you may ask us to reinstate your policy within 5 years of the last premium due date. In order to do so, we will require the following:</p> <ul style="list-style-type: none"> a.) Your written request for reinstatement during the insured's lifetime; b.) Evidence of insurability which is satisfactory to us; and c.) Payment of all past due premiums plus interest at 4% per year.
4.6 How long must premium payments be made?	<p>The premiums for your policy are payable for the initial term period shown on the policy data page and upon renewal for additional one-year term periods to the policy anniversary on or following the insured's 90th birthday.</p>

SECTION 5.

RENEWAL PRIVILEGE

5.1 Will this insurance be renewed?	<p>This policy will be renewed automatically on each policy anniversary following the end of your initial term period for additional one-year term periods provided:</p> <ul style="list-style-type: none"> a.) the insured's age on the date of renewal is less than 90; b.) premiums have been paid to the current policy anniversary; and c.) we receive payment of the renewal premium by the end of the 31-day grace period following the current policy anniversary.
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SECTION 6.

BENEFICIARY

6.1 To whom will we pay the death proceeds?	<p>We will pay the death proceeds of this policy to the beneficiary as stated in the application, unless later changed as allowed by this policy.</p> <p>There are different classes of beneficiaries called primary and contingent. These classes set the order of payment. There may be more than one beneficiary in a class. Beneficiaries in the same class will receive equal payments unless we have written instructions to the contrary.</p>
6.2 What happens if a beneficiary dies before the insured or no beneficiary is named?	<p>Only a beneficiary who outlives the insured is eligible to receive the death proceeds. If no primary beneficiary outlives the insured, the death proceeds will be paid to the contingent beneficiary. If no beneficiary is named or if no primary or contingent beneficiary outlives the insured, death proceeds will be paid to the insured's spouse or legal partner, if living, otherwise to the insured's estate.</p>

6.3 Can you change the beneficiary?

You can change the beneficiary during the insured's lifetime by written request, unless you indicate that the beneficiary cannot be changed without the beneficiary's consent (an irrevocable beneficiary). The written consent of each irrevocable beneficiary, and assignee, if any, will be required as part of such written request.

A request for change of beneficiary will, unless otherwise specified by you, take effect as of the date you signed the request. However, we will not be responsible for any payment made or other action taken before we record the request.

SECTION 7.

PAYMENT OF PROCEEDS

7.1 How are the death proceeds calculated?

The amount payable to the beneficiary is determined as of the date of the insured's death. It is the total of the following amounts:

- a.) the amount of insurance shown on the policy data page;
- b.) **plus** any premium paid beyond the month in which death occurs;
- c.) **minus** any premium due.

7.2 How and when will the policy proceeds be paid?

The death proceeds will be payable to the beneficiary on file at our administrative office when we receive proof of death. The proceeds will be paid in a single sum unless an optional mode of settlement has been selected. Payment is subject to the rights of any assignee of record.

We will pay interest on single sum death proceeds, if required by state law. Interest will be calculated at the effective rate and for the time period required under applicable law.

SECTION 8.

SETTLEMENT OPTIONS

8.1 What settlement options are available?

There are 4 settlement options available for payment of proceeds. They are described below. Other methods of payment may be available upon agreement between you and us.

OPTION 1—Interest Payments. Interest will be paid on the proceeds which we will hold as a principal sum during the lifetime of the payee. Payments may be made either once a year or once a month. We will determine the rate of interest from time to time, but it will not be less than an effective annual rate of 2.00%.

OPTION 2—Payments for a Specified Period. Monthly payments will be made for a chosen number of years, not less than ten (10), nor more than thirty (30). If the original payee dies before payments have been made for the chosen number of years: (a) payments will be continued for the remainder of the period to the successor payee; or (b) the present value of the remaining payments, computed at the interest rate used to create the Option 2 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

OPTION 3—Life Income – Guaranteed Period Certain. Monthly payments will be made for as long as the payee lives. If the original payee dies before all of the payments have been made for the guaranteed period certain: (a) payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining payments, computed at the interest rate used to create the Option 3 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

The guaranteed period certain choices are: 0 years (which is a life income only); 5 years; 10 years; 15 years; 20 years; or for a specific number of years so that the total of all the guaranteed monthly payments will be at least equal to the amount of the proceeds applied under the option.

We will require satisfactory proof of the payee's age and gender.

OPTION 4—Joint and Survivor Life Income – 10 Year Guaranteed Period

Certain. Monthly payments will be made for as long as either of the original payees is living. If at the death of the second surviving payee, payments have been made for less than ten (10) years: (a) payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining payments, computed at the interest rate used to create the Option 4 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

We will require satisfactory proof of each payee's age and gender.

8.2 What rates will be used to determine monthly payments for Options 2, 3 and 4?

The rates shown in the following tables are used to determine the minimum payment values for monthly payments. Higher current rates may be offered. Current rates are available upon your request to our home office.

The Option 2 rates shown are based on the settlement option rate of 2.00%.

The Option 3 and 4 rates are based on the Annuity 2000 Table and with compound interest at the settlement option rate of 2.00%. Rates for years payable and guaranteed periods certain not shown, if allowed by us, will be calculated on an actuarially equivalent basis and will be available upon your request.

The amount of each monthly payment for Options 3 and 4 is based on each payee's gender and their adjusted age as of the date of the first payment. The adjusted age is the age last birthday minus the applicable number of years shown in the Age Reduction column of the following table. The policy years elapsed are measured from the policy issue date to the effective date of the settlement option. Any partial year is considered a full policy year.

<u>Policy Years Elapsed</u>	<u>Age Reduction</u>
0-10	0 years
11-20	1 years
21-30	2 years
31-40	3 years
41+	4 years

OPTION 2—Payments for a Specified Period. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

<u>Number of Years</u>	<u>Monthly Payments</u>
10	9.18
15	6.42
20	5.04
25	4.22
30	3.68

OPTION 3 – Life Income – Guaranteed Period Certain. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

Years	M A L E						F E M A L E					
	Adjusted Ages						Adjusted Ages					
	55	60	65	70	75	80	55	60	65	70	75	80
0	3.90	4.42	5.12	6.10	7.44	9.31	3.60	4.04	4.63	5.46	6.66	8.44
5	3.89	4.40	5.08	6.00	7.21	8.76	3.60	4.03	4.61	5.41	6.54	8.11
10	3.86	4.34	4.95	5.70	6.57	7.46	3.58	4.00	4.54	5.25	6.16	7.17
15	3.80	4.22	4.71	5.23	5.72	6.08	3.55	3.93	4.41	4.97	5.54	6.00
20	3.70	4.04	4.38	4.68	4.88	4.99	3.49	3.83	4.20	4.56	4.83	4.97

OPTION 4 – Joint and Survivor Life Income – 10 Year Guaranteed Period Certain. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

MALE ADJUSTED AGE	FEMALE ADJUSTED AGE					
	55	60	65	70	75	80
60	3.23	3.40	3.55	3.67	3.75	3.81
65	3.34	3.57	3.79	3.98	4.13	4.23
70	3.43	3.72	4.02	4.31	4.56	4.75
75	3.49	3.83	4.21	4.62	5.01	5.32
80	3.53	3.90	4.35	4.87	5.42	5.91

SECTION 9.

CONVERSION PRIVILEGE

9.1 Can this insurance be converted to a new policy?

You may convert this policy to any individual life insurance policy, other than term life insurance, that we make available for such conversions provided:

- a.) you complete an application requesting conversion on or before the final conversion date shown on the policy data page; and
- b.) all premiums due on this policy have been paid.

9.2 What amount can be converted?

The amount of insurance for the new policy may not be:

- a.) greater than the amount of insurance for this policy on the date of conversion; or
- b.) less than the minimum amount required to issue the new policy.

9.3 What basis will be used to determine the premium for the new policy?

The premium for the new policy will be based on the following factors:

- a.) the insured's age on the date of conversion;
- b.) the insured's gender; and
- c.) the premium class for the new policy.

The premium class for the new policy will be determined as follows:

- a.) if this policy is converted on or prior to the 7th policy anniversary, the premium class will be a comparable premium class, as determined by us; and
- b.) if this policy is converted after the 7th policy anniversary, the premium class will be a premium class determined by us to be used for all such conversions.

In no event may this policy be converted after the final conversion date shown on the policy data page. The issue date for the new policy will be the date of conversion for this policy. Any premium paid beyond the date of conversion for this policy will be applied to the premiums of the new policy. The premium for the new policy is due on the conversion date.

9.4 Will evidence of insurability be required?

Evidence of insurability will not be required unless you request an additional benefit rider, and the suicide and incontestability provision for your new policy will be measured from the policy issue date or reinstatement date of this policy. If you request an additional benefit with the new policy which is not included in this policy, we will require evidence of insurability which is satisfactory to us. Any additional benefit rider will be contestable for a two year period based on evidence given in the application for the additional benefit rider.

If this policy contains a waiver of premium rider, similar coverage may be included in the new policy without evidence of insurability if this policy is converted prior to the insured's 56th birthday.

SECTION 10.

ADDITIONAL INFORMATION

10.1 What if the insured's age or gender has been misstated?

If the insured's age or gender has been misstated, we will adjust the amount payable and other benefits. This adjustment will be based on what the premiums paid would have purchased at the correct age and gender. If the correct age is not within the issue age range for this policy, a premium and benefits will be extrapolated.

10.2 Is there a reduction in benefits for deaths caused by suicide?

Suicide by the insured, while sane or insane, within two years of the policy effective date will result in a reduced death benefit. If the insured dies by suicide during this two year period, the death proceeds payable to your beneficiary will be limited to the premiums paid (including any rider premiums).

10.3 Can your benefits be assigned?

You may assign the benefits provided by this policy. In order for us to honor the assignment, we must receive notice of your assignment which includes your signature as well as that of each irrevocable beneficiary. Assignments, unless otherwise specified by you, will take effect on the date the notice of assignment is signed by you, subject to any payments made or action taken by us prior to receipt of notice. We are not responsible for the validity or effect of the assignment.

ANNUAL PREMIUM TABLE

TERM POLICY TO 90

INITIAL TERM PERIOD: [30 YEARS]

INSURED: [John Doe]

AMOUNT OF INSURANCE: [\$25,000]

ISSUE AGE & GENDER: [35 Male]

FINAL CONVERSION: [August 01, 2042]

POLICY ISSUE DATE: [August 01, 2012]

PREMIUM CLASS: [Standard Tobacco]

FINAL EXPIRY: [August 01, 2067]

The annual premiums we will charge are shown below. They include a \$50.00 annual policy fee.

[Rating Information]

<u>Years</u>	<u>Guaranteed Annual Premium</u>	<u>Years</u>	<u>Guaranteed Annual Premium</u>
1	\$215.75	31	\$1,434.50
2	\$215.75	32	\$1,540.50
3	\$215.75	33	\$1,647.50
4	\$215.75	34	\$1,757.00
5	\$215.75	35	\$1,877.50
6	\$215.75	36	\$2,015.50
7	\$215.75	37	\$2,185.00
8	\$215.75	38	\$2,382.00
9	\$215.75	39	\$2,580.50
10	\$215.75	40	\$2,795.50
11	\$215.75	41	\$3,034.50
12	\$215.75	42	\$3,299.50
13	\$215.75	43	\$3,606.00
14	\$215.75	44	\$3,957.50
15	\$215.75	45	\$4,344.50
16	\$215.75	46	\$4,767.50
17	\$215.75	47	\$5,217.00
18	\$215.75	48	\$5,679.50
19	\$215.75	49	\$6,172.50
20	\$215.75	50	\$6,730.00
21	\$215.75	51	\$7,362.00
22	\$215.75	52	\$8,047.50
23	\$215.75	53	\$8,776.00
24	\$215.75	54	\$9,535.50
25	\$215.75	55	\$10,316.50
26	\$215.75		
27	\$215.75		
28	\$215.75		
29	\$215.75		
30	\$215.75		

TERM POLICY TO 90

Insurance Payable at Death.

Level Premiums During Initial Term Period Increasing Annually Thereafter.

Convertible Until the Earlier of the End of the Initial Term Period or Age 70.

Automatically Renewable to Age 90.

Non-Participating.

CMFG Life Insurance Company

2000 Heritage Way, Waverly, Iowa 50677

Telephone: 319.352.4090

RIDER SECTION 1.**GENERAL INFORMATION**

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for coverage under this rider is shown on the Other Insured Rider Data Page and on the Other Insured Annual Premium Table.

We promise to pay the death proceeds of this rider and provide all other benefits described in this rider as long as the policy and this rider remain in force.

We will accept statements made in the application, in the absence of fraud, to be representations and not warranties. No statement will be used by us to contest a claim, unless it is contained in the application.

1.2 What is the benefit provided by this rider?

This rider provides automatically renewable term life insurance on the life of an other insured.

1.3 Who is an other insured under this rider?

An other insured is a person whose life is insured under this rider as named on data page(s) for this rider. Although only a single copy of this rider is included with this policy, the benefit provided by this rider may apply to more than one person. Terms such as age, gender, issue date, application and amount of insurance refer to each other insured individually.

1.4 When does this benefit provided by this rider become incontestable?

Except after reinstatement, we cannot contest this rider after it has been in force during the other insured's lifetime for a period of two years from the issue date except for failure to pay premiums or fraud. We may contest this rider on the basis of any material misrepresentation in the application, supplemental application, reinstatement application or other document signed by you that becomes part of the policy.

1.5 When will this rider terminate?

This rider will terminate on the earliest of:

- a.) the death of the last other insured covered by this rider;
- b.) the lapse or termination of the policy;
- c.) the conversion date of coverage for the last other insured covered by this rider;
- d.) the last other insured's rider anniversary on or following their 90th birthday; or
- e.) the date you choose to end this rider. You may end it by written request.

RIDER SECTION 2.**PREMIUMS**

2.1 What are the premiums for this rider?

The initial premium for this rider is shown on the data page. This is the amount you will pay to the end of the initial rider term period. The guaranteed premiums for all years are shown on the last page(s) of the policy in the Other Insured Rider Annual Premium Table.

2.2 How long must premium payments be made?

The premiums for this rider are payable for the initial rider term period shown on the data page and upon renewal for additional one-year rider term periods to the rider anniversary on or following the other insured's 90th birthday.

RIDER SECTION 3.

RENEWAL PRIVILEGE

3.1 Will this insurance be renewed?

This rider will be automatically renewed on each rider anniversary following the end of your initial rider term period for additional one-year rider term periods provided:

- a.) the policy is in force;
- b.) the other insured's age on the date of renewal is less than 90;
- c.) premiums for this rider have been paid to the current rider anniversary; and
- d.) we receive payment of the renewal premium by the end of the 31-day grace period following the current rider anniversary.

RIDER SECTION 4.

PAYMENT OF PROCEEDS

4.1 How are the rider death proceeds calculated?

The amount payable to the beneficiary is determined as of the date of an other insured's death. It is the total of the following amounts:

- a.) the amount of insurance shown on the data page;
- b.) **plus** any rider premium paid beyond the month in which death occurs;
- c.) **minus** any rider premium due.

If the death of an other insured occurs during a grace period, the premium for the policy, less any rider premium previously deducted under item c.) above, will be deducted from the rider death proceeds.

4.2 How and when will the rider death proceeds be paid?

The death proceeds will be payable to the beneficiary on file at our administrative office when we receive proof of death. The rider proceeds will be paid according to the provisions of the policy.

RIDER SECTION 5.

CONVERSION PRIVILEGE

5.1 Can the insurance provided by this rider be converted to a new policy?

The insurance provided by this rider for each other insured may be converted to any individual life insurance policy, other than term life insurance, that we make available for such conversions provided:

- a.) this rider is in force;
- b.) you complete an application requesting conversion on or before the final conversion date shown on the applicable rider data page; and
- c.) all premiums due on this rider have been paid.

If the policy to which this rider is attached is terminated due to the death of the insured, each other insured has a 60 day period following the insured's death to convert their coverage provided:

- a.) you complete an application requesting conversion during this 60 day period; and
- b.) the insured's death occurred on or before the final conversion date shown on the applicable rider data page.

If an other insured dies during this 60-day conversion period, we will pay the insurance amount for that other insured, less any rider premium for that other insured, to the beneficiary.

5.2 What amount can be converted?

The amount of insurance for the new policy may not be:

- a.) greater than the amount of insurance for this rider on the date of conversion; or
- b.) less than the minimum amount required to issue the new policy.

5.3 What basis will be used to determine the premium for the new policy?

The premium for the new policy will be based on the following factors:

- a.) the other insured's age on the date of conversion;
- b.) the other insured's gender; and
- c.) the premium class for the new policy.

The premium class for the new policy will be determined as follows:

- a.) if this rider is converted on or prior to the 7th rider anniversary, the premium class will be a comparable premium class, as determined by us; and
- b.) if this policy is converted after the 7th rider anniversary, the premium class will be a premium class determined by us to be used for all such conversions.

In no event may this rider be converted after the final conversion date shown on the applicable rider data page. The issue date for the new policy will be the date of conversion for this rider. Any premium paid beyond the date of conversion for this rider will be applied to the premiums of the new policy.

5.4 Will evidence of insurability be required?

Evidence of insurability will not be required unless you request an additional benefit rider, and the suicide and incontestability provisions for your new policy will be measured from the issue date or reinstatement date of this rider. If you request any additional riders with the new policy, we will require evidence of insurability which is satisfactory to us. Any additional benefit rider(s) will be contestable for a two-year period based on evidence given in the application for the additional benefit rider(s).

RIDER SECTION 6.

ADDITIONAL INFORMATION

6.1 What if an other insured's age or gender has been misstated?

If an other insured's age or gender has been misstated, an adjustment will be made to reflect the correct age or gender. This adjustment will be based on what the premiums paid would have purchased at the correct age and gender. If the correct age is not within the issue age range for this policy, a premium and benefits will be extrapolated.

6.2 Is there a reduction in benefits for deaths caused by suicide?

Suicide by an other insured, while sane or insane, within two years of the rider's issue date will result in a reduced death benefit. If an other insured dies by suicide during this two year period, the death proceeds payable to your beneficiary will be limited to the premiums paid for the benefit provided by this rider for that other insured.

CMFG Life Insurance Company



President

OTHER INSURED RIDER DATA PAGE

TERM RIDER TO 90 FOR OTHER INSURED

INITIAL RIDER TERM PERIOD: [30 YEARS]

INSURED: [Jane Doe]

AMOUNT OF INSURANCE: [\$25,000]

ISSUE AGE & GENDER: [35 Female]

FINAL CONVERSION: [August 01, 2042]

*** INITIAL ANNUAL PREMIUM:** [\$98.75]

ISSUE DATE: [August 01, 2012]

PREMIUM CLASS: [Standard Tobacco]

FINAL EXPIRY: [August 01, 2067]

[Rating Information]

* Premiums are level during the initial term period and increase annually thereafter. See the Annual Premium Tables(s) on the last page(s) of the policy for the schedule of guaranteed premiums.

OTHER INSURED RIDER ANNUAL PREMIUM TABLE

TERM RIDER TO 90 FOR OTHER INSURED

INITIAL RIDER TERM PERIOD: [30 YEARS]

INSURED: [Jane Doe]

AMOUNT OF INSURANCE: [\$25,000]

ISSUE AGE & GENDER: [35 Female]

FINAL CONVERSION: [August 01, 2042]

ISSUE DATE: [August 01, 2012]

PREMIUM CLASS: [Standard Tobacco]

FINAL EXPIRY: [August 01, 2067]

The annual premiums we will charge are shown below.

[Rating Information]

<u>Years</u>	<u>Guaranteed Annual Premium</u>	<u>Years</u>	<u>Guaranteed Annual Premium</u>
1	\$98.75	31	\$1,055.00
2	\$98.75	32	\$1,136.00
3	\$98.75	33	\$1,226.00
4	\$98.75	34	\$1,324.50
5	\$98.75	35	\$1,433.00
6	\$98.75	36	\$1,555.50
7	\$98.75	37	\$1,692.50
8	\$98.75	38	\$1,841.50
9	\$98.75	39	\$2,004.00
10	\$98.75	40	\$2,174.00
11	\$98.75	41	\$2,352.50
12	\$98.75	42	\$2,545.50
13	\$98.75	43	\$2,753.50
14	\$98.75	44	\$2,978.00
15	\$98.75	45	\$3,219.50
16	\$98.75	46	\$3,520.50
17	\$98.75	47	\$3,888.50
18	\$98.75	48	\$4,267.50
19	\$98.75	49	\$4,654.50
20	\$98.75	50	\$5,057.50
21	\$98.75	51	\$5,430.00
22	\$98.75	52	\$5,860.50
23	\$98.75	53	\$6,394.50
24	\$98.75	54	\$6,929.00
25	\$98.75	55	\$7,418.00
26	\$98.75		
27	\$98.75		
28	\$98.75		
29	\$98.75		
30	\$98.75		

State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	CMFG 2012 ELT		
Project Name/Number:	CMFG 2012 ELT/CMFG 2012 ELT		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR ELT Readability.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Please see cover letter for details.		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variables		
Comments:			
Attachment(s):			
SoV 2012-TERM et al (Non-Compact).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Authorization		
Comments:			
Attachment(s):			
Authorization letter _CMFG version_.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Notice		
Comments:			
Attachment(s):			
987AR 0212.pdf			

Item Status:	Status Date:
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State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	CMFG 2012 ELT		
Project Name/Number:	CMFG 2012 ELT/CMFG 2012 ELT		

Satisfied - Item:	AR Cert of Comp with Rule 19 & 49		
Comments:			
Attachment(s):			
AR Certificate of Compliance.pdf			

CERTIFICATION OF READABILITY

INSURANCE DEPT. USE ONLY

FILE I.D.	DATE	ANALYST
<input type="checkbox"/> APPROVED	DATE	INITIALS
<input type="checkbox"/> FILE & USE	DATE	INITIALS
<input type="checkbox"/> DISAPPROVED <input type="checkbox"/> WITHDRAWN	DATE	INITIALS

STATE Arkansas	PROPOSED EFFECTIVE DATE Upon Approval by the Department.
DATE 8/24/2012	

NAME AND ADDRESS OF FILER
CMFG Life Insurance Company

CONTACT PERSON
Nancy French

CONTACT TELEPHONE
513.984.6050

The Flesch Score(s) for the form(s) listed below is (are) as stated opposite each listed form. (Alternate approved methods, if any, are identified.)
Typeface styles and minimum type point sizes are identified and stated opposite each listed form.

FORM NO.	FORM TITLE/DESCRIPTION	LINE OF INS.	FLESCH SCORE	ALT. SCORE CALCULATION	TYPEFACE STYLE	MIN. TYPE POINT SIZE
2012-TERM(AR)	Individual Term Life Policy To Age 90	Life	56			
2012-OIR(AR)	Individual Term Rider to 90 for Other Insured	Life	57			

Please find complete breakdown of all forms below

The insurance company certifies that the above named forms filed by the company, or on its behalf, meet the minimum standards of readability required by the laws of this state.

SIGNED 	COMPANY CMFG Life Insurance Company
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TITLE (COMPANY OFFICER) SVP, Chief Ethics and Compliance Officer	DATE 8/24/2012
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CMFG Life Insurance Company – Memorandum of Variable Material – August 22, 2012
Forms: 2012-TERM and 2012-OIR

Base Policy Form Number: 2012-TERM

Variable	Explanation
Company Logo	Allows for future changes to our logo. Logo may also be removed.
Address and Telephone Number	The address and telephone number as shown on the policy front and back cover pages have been bracketed as variable to allow for a future change in address and/or telephone number.
Policy Number	The policy number will vary by policy.
Officer Signatures	The Officer signatures have been bracketed as variable to allow for future changes. If the Company's President or Secretary should change, the new officer's signature will be reflected for new issues of the policy.
Policy Data Pages	<p>Information shown is John Doe data. All bracketed data will be specific to each individual insured.</p> <ul style="list-style-type: none"> • Initial Term Period will be the term period elected. Level Term Periods are 10, 15, 20 or 30 Years. • Insured, Owner, Amount of Insurance, Policy Issue Date, Issue Age & Gender, Final Conversion Date, Premium Class and Final Expiry all represents individual insured's data and amount of insurance issued on this insured life. Current Premium Class choices are: Preferred Plus, Preferred, Standard Plus Tobacco, Standard Plus Non-Tobacco, Standard Tobacco or Standard Non-Tobacco. • Coverage Provided by Policy and Rider(s), Amount of Insurance and Initial Annual Premium will be the specific coverage or unit amount issued. The Rider will only appear if the rider coverage is elected. • Rating Information: If the policy is Rated the following will print, depending on the type of rating: <ol style="list-style-type: none"> 1. Table Rating: Your policy has been rated. The premiums shown are based on [X]% of standard rates. 2. Temporary Flat Extra: Your policy has been rated. The premiums shown have been increased by \$[X.XX] per thousand. This temporary rating expires [Month, Day, Year]. • Annual Policy Fee is currently \$50. It could be changed in future to be a fixed fee between \$0 and \$75. Any change in policy fee will apply only to newly issued policies. • Premium Amounts are bracketed as they will be specific to the mode premium amount for each contract. • Premium Mode is bracketed as it will be specific to the mode elected. Brackets allow the addition of premium mode in the future if the company should choose to make them available. Brackets also allow for the removal of one or more premium mode if the company should choose to do so.
Annual Premium Table	<p>Information shown is John Doe data. All bracketed data will be specific to each individual insured. The premiums that are applicable to each individual insured are based on the individual's age, gender & premium class. The values shown are for filing purposes only, and may be revised to match the actuarial administrative system generated premiums, if any differences are discovered prior to the form being issued.</p> <ul style="list-style-type: none"> • Initial Term Period will be the term period elected. Level Term Periods are 10, 15, 20 or 30 Years. • Insured, Amount of Insurance, Policy Issue Date, Issue Age & Gender, Final Conversion Date, Premium Class and Final Expiry all represents individual insured's data and amount of insurance issued on this insured life. • Rating Information: If the policy is Rated the following will print, depending on the type of rating: <ol style="list-style-type: none"> 1. Table Rating: Your policy has been rated. The premiums shown are based on [X]% of standard rates. 2. Temporary Flat Extra: Your policy has been rated. The premiums shown have been increased by \$[X.XX] per thousand. This temporary rating expires [Month, Day, Year]. • Premium Information will be specific for each contract issued.

Base Rider Form Number: 2012-OIR

Variable	Explanation
Company Logo	Allows for future changes to our logo. Logo may also be removed.
Officer Signature	The Officer signature has been bracketed as variable to allow for future changes. If the Company's President or Secretary should change, the new officer's signature will be reflected for new issues of the policy.
Policy Number	The policy number will vary by policy.
Rider Data Pages	<p>Information shown is John Doe data. All bracketed data will be specific to each individual insured.</p> <ul style="list-style-type: none"> • Initial Rider Term Period will be the term period elected. Level Term Periods are 10, 15, 20 or 30 Years. • Rider Insured, Amount of Insurance, Rider Issue Date, Issue Age & Gender, Final Conversion Date, Premium Class, Final Expiry, and Initial Annual Premium all represent individual insured's data and amount of insurance issued on this insured life. Current Premium Class choices are: Preferred Plus, Preferred, Standard Plus Tobacco, Standard Plus Non-Tobacco, Standard Tobacco or Standard Non-Tobacco. • Rating Information: If the other insured rider is Rated the following will print, depending on the type of rating: <ol style="list-style-type: none"> 1. Table Rating: Your other insured rider has been rated. The premiums shown are based on [X]% of standard rates. 2. Temporary Flat Extra: Your other insured rider has been rated. The premiums shown have been increased by \$[X.XX] per thousand. This temporary rating expires [Month, Day, Year].
Rider Annual Premium Tables	<p>Information shown is John Doe data. All bracketed data will be specific to each individual insured. The premiums that are applicable to each individual insured are based on the individual's age, gender & premium class. The values shown are for filing purposes only, and may be revised to match the actuarial administrative system generated premiums, if any differences are discovered prior to the form being issued.</p> <ul style="list-style-type: none"> • Initial Rider Term Period will be the term period elected. Level Term Periods are 10, 15, 20 or 30 Years. • Rider Insured, Amount of Insurance, Rider Issue Date, Issue Age & Gender, Final Conversion Date, Premium Class and Final Expiry all represents individual insured's data and amount of insurance issued on this insured life. • Premium Information will be specific for each rider issued. • Rating Information: If the other insured rider is Rated the following will print, depending on the type of rating: <ol style="list-style-type: none"> 1. Table Rating: Your other insured rider has been rated. The premiums shown are based on [X]% of standard rates. 2. Temporary Flat Extra: Your other insured rider has been rated. The premiums shown have been increased by \$[X.XX] per thousand. This temporary rating expires [Month, Day, Year].



CMFG Life Insurance Company

Home Office:
2000 Heritage Way
Waverly, IA 60577
Telephone: 800.798.5433

May 14, 2012

Re: CMFG Life Insurance Company
NAIC #: 62626-0306 **FEIN #: 39-0230590**
Equip for Life Filing
Company Authorization to Draft and File Policy Forms

To Whom It May Concern:

The undersigned hereby grants **Compliance Research Services, LLC**, whose main office is located at 10921 Reed Hartman Highway, Suite 332, Cincinnati, Ohio 45242, authority to act on our behalf regarding drafting of policy language and state insurance department filings of our Equip for Life product filings.

This authorization is valid effective from the date noted above, for the duration of the filing project.

If additional assistance or verification regarding this authorization is required, please contact Kari Hamrick, Senior Manager, Ethics & Compliance, at CMFG Life Insurance Company. She can be reached by phone at 608.665.8326 or 800.356.2644, Ext. 8326.

IN WITNESS THEREOF, the Company has caused this authorization to be in effect by the signature of its Senior Vice President, Chief Ethics & Compliance Officer.

A handwritten signature in black ink, appearing to read "S. Koslow", written over a horizontal line.

Signature

Stephen W. Koslow
SVP, Chief Ethics & Compliance Officer

Cc: Kari Hamrick



CMFG Life Insurance Company

FOR YOUR INFORMATION

Questions may be directed to:

**CMFG Life Insurance Company
2000 Heritage Way
Waverly, Iowa 50677
1-800-798-6600**

or

**Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201
(501) 371-2640 or 1-800-852-5494**

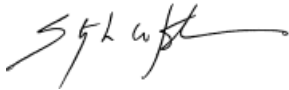
Certificate of Compliance with Arkansas Rule and Regulation 19 & 49

Insurer: CMFG Life Insurance Company

2012-TERM(AR) Individual Term Life Policy to Age 90

2012-OIR(AR) Individual Term Rider to 90 for Other Insured

I hereby certify that to the best of my knowledge and belief, the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulations 19 and 49.



Signature of Company Officer

Stephen W. Koslow

Name

SVP, Chief Ethics & Compliance Officer

Title

August 24, 2012

Date